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PATENT
Attorney Docket No.: 020375-002100US

TOWNSEND and TOWNSEND and CREW LLP

By: /Tara N. Darnhoff/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

John Joseph Mascavage, III, et al.

Application No.: 10/076,036

Filed: February 13, 2002

For: BUTTONS FOR PERSON TO
PERSON PAYMENTS

Customer No.: 20350

Confirmation No.: 7402

Examiner: Lindsey M. Maguire

Art Unit: 3692

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Commissioner:

In response to the Office Action mailed January 16, 2009, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 9 of this paper.